



EP74:

Happy Money

With Ken Honda

Colette:

Hi there and welcome to Inside the Wooniverse, a podcast brought to you from the corner of Fringe and Main. I'm your host, Colette Baron-Reid. And joining us today is one of my most favorite people. He is a Money and Happiness Expert, Ken Honda. Now, Ken is a best selling self-development author in Japan with book sales surpassing 8 million copies. That's like more 80 million copies now, right? It's like 80 or a 100 million copies. That was only one book sold, 8 million copies. And you've had 150 books. So I know how to do math. Anyway, it's a lot. He also has 53 million listeners to his podcast in Japan. So I have a very, very famous person here and I made him get up early, he's 07:00 AM in Japan to talk to us here and he's so great and I love him to pieces. Now he is also the first person in Japan to be voted into the Transformational Leadership Council. I am also a member, a new one. And his latest book, which I have read cover to cover. And I have given out to 10 of my friends already and I have made all the people, all 24 people in my mastermind read is called, Happy Money: The Japanese Art of Making Peace with Your Money. Welcome to the Wooniverse, Ken.

Ken:

Thank you Colette. Thank you so much for inviting me. I'm so happy to be on your show.

Colette:

Ah, I'm so happy.

Ken:

I love your outfit. I love your headset. I don't know, it's a custom-made, it's so Colette.

Colette:

By my husband. Thank you. And of course, Swarovski crystals and yes, Mark did that all by himself one at a time-



Ken:
It's a lot of work.

Colette:
I know.

Ken:
A lot of love too.

Colette:
Now they're all falling off and he won't do it, he won't fix it for me, so, oh well.
Okay, Ken, your book Happy Money really impacted me and I have taken a course of yours too at Mindvalley and-

Ken:
Thank you.

Colette:
And I'm going to say that you are one of the most compassionate and fun and simple, yet super deep teachers about prosperity and abundance in our modern world today. And I really do think you are the person to follow right now. And I'm so happy that Happy Money has now come to North America and it's in English because I know how huge you are in Japan, but I do think that we need what you have to say now. I couldn't put the book down, but before we get to that, I want to talk about how the heck you got into this. I want to know about your childhood. What was it like for you growing up in Japan and what did you learn about abundance and prosperity and money growing up?

Ken:
So I have seen interesting history of Japan, I think. I grew up in beautiful neighborhood in Kobe, which is west side of Japan. And a sister city of Seattle, so you got the idea, it's beautiful port city and our house is on the top of the hill. My father was a very successful, wealthy business person and he was running the top accounting firm, studied from nothing to the top in his



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industry. So he started teaching me with tough love, he's master of karate, fencing and all sorts of martial arts. He wanted to be a modern samurai. So he started to educate me that way. So he started teaching me about money and business since I was five or six. And I loved learning from him because his teaching was so practical. He used to take me near shopping mall and ask me which one is making most money? So I was seeing, witnessing all the people go in the shop and out and I saw a fish market attracted a lot of people, a lot of fish, cash, busy, active energy. So I said, "That." And he said, "Good point, but think about it, it costs very little. So just look at the store right next to it. There's a Hutton place, it's a mattress store." You see mattress store all over the US and there's no customers and we wonder how they stay in business. My father said, "Even if you make a 100 fish, you make the same amount of profit when you make one sale with a mattress." And no, wow.

And then he asked me to look at the store right next to that. It's a real estate agent. And he said, "If you make a one sale of a big house, your entire family can live out for a few months or a year, so you don't need to make a sale every day." And so he started teaching me about the profit margin and all that by quoting all the practical ideas. So I didn't go to business school, but I had almost like a similar knowledge by the age 10. So I appreciate my father for giving me so much education early on.

Colette:

So do you remember when you were introduced to money as the energy of money? You teach a lot about that, you are truly a spiritual teacher even though you're a practical money teacher. So I know how to read this. It's like I know exactly you're talking about energy all the time and about love and about abundance. So when was it where you first realized that this was a very important part of the exchange of currency?

Ken:

So I have had so many experiences. One awakening opened another door. So my father used to take his clients on weekends to our home, which was not so unusual. So I used to be a tea delivery person, boy for his clients. And I used to harass my father's clients with difficult jargons, "What is your ROE, sir?" And then, you don't expect an eight year old boy asking you tough questions because they're already nervous with my father.



And then, I just look at the shift in energy with adult people. I could intimidate somebody. I was small, so I had so much fun. And what's interesting was like I just grew up with them. So after five years or 10 years, they used to come by bicycle or on foot. But a few years later, an uncle figure who used to look Shabby in my childhood eyes, while he was driven by a chauffeur car, and then his life has changed. So I've seen people go up and down with money and then some people got very arrogant and I could see that as a child. They used to treat us like buddies, but now they're like big people.

Colette:
Right.

Ken:
So I've seen the changes of people and the energy with money and interesting changes influence my father's client's life.

Colette:
And did you ever create, because I know that in Japanese culture you have many gods, goddesses and deities-

Ken:
Right.

Colette:
That relate to different things. Is there a spirit of money or a god of money, right?

Ken:
Yeah. So my father said, may sound a little bit superstitious. "Money has a spirit in the coins and papers, so you have to show respect." So he used to iron the money, he used to ask us to iron the money. So make all the creases go away and literally cleanse the money in a basin and then wash it with our soap so it becomes clean. And I call it happy money laundry now. We clean it. And so what he wanted to teach us is that you can clean the money because it's got dirty energy. And he said lots of greed comes with money, so you have to cleanse it and then release it. I think it's the very beginning of my happy money idea.



Colette:

That's very interesting when you think about that, that I mean he obviously taught you literally that you'd wash the money with soap and whatever and which I think is fascinating. But to instill that in your mind and by him saying too that there was greed in the money and that you could cleanse it and make it more, if we were to look at it like energy to make them energy more neutral first.

Ken:

Right.

Colette:

Right. And so that you can then infuse it with an intention, which is what you teach, really the happy money is about how do you feel, what's your story around your money? So tell me how you started to think in terms of storytelling when it comes to money.

Ken:

So I have many stories around money since I was five or six because I've seen more than regular people would see in a few years. I've seen my father's clients go up and down. And the biggest story is that my father's client committed suicide. He was my father's best friend and I remember them visiting us. They had two kids, so he committed suicide, but before that, he killed the entire family of four and then committed suicide. That's called family suicide.

Colette:

Wow.

Ken:

There's a term for that. And it happened and I still remember the day when I came home from school, my father was crying like a baby, he's not sobbing, he was literally crying. And I've never seen an adult man cry in public, but that's the first time I learned the term family suicide. It happened to save the shame and disgrace of bankruptcy from the family.



Colette:

Wow.

Ken:

It sounds so crazy, but at the time it was a honorable thing to do. So it happened so many times. And so that thing was on the even newspaper and my father had to be in charge of the funeral of four, which really put me in a miserable situation. He got into depression afterward and he went into alcohol abuse. And then my family was a happy family. We are singers, we are musicians.

Colette:

Right.

Ken:

So whenever there was a family party, my brother and I sang and my sister played the piano. And my father who wanted to be the next Elvis of Japan, he always wore white and then just like Elvis, and we were happy family. And then after that, no music, he'd stopped playing. So it was a sad moment I think that not only he had killed the entire family of four, but I think indirectly he had killed the spirit of a happy family.

Colette:

Right. That must have been terribly, terribly tragic. I know when my dad lost all our family's money in a bad business deal, he was 75 and it wasn't his fault. I mean, it was a series just of things that happened. And one of his partners committed suicide after.

Ken:

Yes, I know that, it's hard.

Colette:

It's a very hard thing. And I mean, my dad never recovered either. So I know what that's like of going from the relationship that we have to money and security and abundance and prosperity and the lack of that and the fear and the shame, it touches people in a way that is very destructive it can be.



Ken:
Yes.

Colette:
But so how do we turn this around and how do we at least begin with the relationship to money that is cleansed, for example?

Ken:
I wanted to make sure since I was nine or 10, I will have money no matter what to make my family secure. So that is the number one thing I made up my mind. And also the second thing is I wanted to have a remedy for my father. Is there any cure to stop him from drinking?

Colette:
Right.

Ken:
And I wanted to find some kind of medicine. And later on it led me to study about psychology and human psyche, and also zen. What disturbs your mind? What doesn't? How you can find peace and keep it. So that kind of spiritual journey is tied I think, on that spot. And I've seen many great masters and teachers in Japan and overseas and learn about how to look at your life and how to look at your minds and heart and how to calm down. That's what I learned.

Colette:
Wow. So how do you think Japanese culture views money differently than Western cultures? Because I know that you don't have a problem talking about money, it's such a taboo thing in the West, it's like we really don't behave the same way. And I want to hear how that all differs because I think it's a really interesting topic.

Ken:
Yes. I think in Asia, money is a more casual subject, especially culture like Korea and China. People ask you questions, "How tall are you or how much do you weigh?" And one time in Chinese conference, one student stood up and said, "How much did you make last year?" And probably you don't get that kind of questions in North America, right?



Colette:

No, it's like people are awkward.

Ken:

Yes. And also, at a college reunion a few years back, we just casually talk about how much we make and then if somebody is making more money, this drink is on you. So we're just casual about that. "Oh, that's great. I'm so happy for you." Of course there is some jealousy and stuff like that, but in general we often, if you're close you talk about that too. But in North America, even among your best friends, you don't talk about certain things. But what's interesting anthropologically is that sexual issues is more taboo in Japan, and in North America any guy who talk about his sexual life openly but not as much as your financial life. So it's interesting, it's a different field. So you can shock Japanese businessmen about his sexual life or social life, if you are asked about your financial life, you can embarrass each other by asking that kind of question.

Colette:

Interesting. Yeah, as I was reading your book, you were really clear about and I was seeing it. Oh yeah, this is so interesting culturally. And yet the truth is, this energy and happiness doesn't matter what culture you come from.

Ken:

Yes.

Colette:

It's global, and I know that's why your book is now so popular everywhere. Tell me about the concept of Arigato money and how it can improve one's relationship with money.

Ken:

I love it Colette for asking me so many great questions to the point.

Colette:

Okay, good.



Ken:

Why would you ask Warren Buffett if you have a 30 second private time with him?

Colette:

What would I ask?

Ken:

Yes.

Colette:

Oh, if I had 30 seconds with Warren Buffett?

Ken:

Yes.

Colette:

Could I get a download of his brain?

Ken:

Yeah. So I had this great opportunity to meet Warren Buffett of Japan, who is Wahei Takeda. Later on he became my mentor and there are so many people. So I had 10, 15 seconds at most. And I said, "What is a secret of money?" That is the deepest question I could think of at the time when I was younger. And then he said, "Arigato your money." And then I got pushed out from somebody else from behind like arigato my money? And it's so confusing. And then I started thinking, thank my money. How can I appreciate my money? Doesn't mean I should enjoy it and doesn't mean that I should welcome it?

And later on, a few months later, I had another opportunity to talk with him a little bit deeper and he said, "Appreciate your money both coming in and going out, as long as you appreciated it appreciates." Literally if you just enjoy, embrace money and appreciate it, more money will come. Because money has a certain secret code that they talk to each other at night. "Colette is



a beautiful person. When you go there, you can be a shiny thing on the headset. Don't you want to go there?" "Yeah, I want..."

Colette:

"Don't you want to go to Colette?"

Ken:

I love the idea. So think about it, this is fun. It's like a toy story. And then a secret to little gossip about each other. "Okay, I think I should go visit Colette, so I'll be having so much fun." Because if you go visit somebody else, it'll be stored in a boring safe. It's like, no fun. So money will go to a place where action is. So that's great shopping malls or the airport where a lot of action is, there is a lot of cheer energy going through. So that's what Wahei meant. So in simplest language, appreciate your money is his secret. And he does that at least 3000 times. And then when something happens, he says, arigato. When your assistant serves you a cup of tea, he says, arigato. When somebody comes in, arigato. When he sees something so beautiful, he says, arigato. I hear his arigato like five or 10 times almost like mantra.

Colette:

And it means thank you, right? Arigato?

Ken:

Yes. Yes.

Colette:

Okay.

Ken:

And then when he walks he just talks to himself, arigato, arigato, arigato, arigato. So for him, appreciation is the way he walks in his life. And he said if you say arigato 3000 times, it becomes 1 million times in a year. And if you did that, he started doing arigato marathon actually and ask his students to do the same. So all of us had a counter, each time we say thank you.



Colette:
I love it.

Ken:
It's so fun to count arigato, arigato, arigato... I thank you for this great opportunity. I really appreciate your headset, I really appreciate your whole being. So I'm already appreciating four things. So your mind start searching for things to appreciate.

Colette:
Right.

Ken:
So it's almost like obsession. And then that's how he lived. So he really enjoyed every second of his life.

Colette:
I read a book 37 years ago and I got clean and sober, so I also had alcoholism issues. And I started reading all these books on prosperity and praise. One of the books was by an author named Catherine Ponder and it was called, The Dynamic Laws of Prayer. And she talked about the law of praise that when we praise something in advance, we praise it now, we say thank you. And at that point I started because I had nothing, I had literally lost everything and had to start again. And I was writing love letters to my bills. Thank you for allowing me to pay you rent-

Ken:
Yes.

Colette:
For this fantastic-

Ken:
That's the idea.



Colette:

Apartment. And that's what I started doing. And I swear to God it worked. It really worked. I never had a lot at that time anyway, but I always had what I needed always, always. And it came from out of strangest places just by saying thank you.

Ken:

Yes, exactly. That's how it works. And I started practicing it and at least I've impacted a million people because I've written a few books on appreciation and I hope I can translate some of them into English. But it's deep philosophical thing. So I thought western people may not appreciate what I teach.

Colette:

No, we want to appreciate this, we need it.

Ken:

Yeah, I'd love to share in the future, yes.

Colette:

And don't you think too though, just this concept of appreciation and saying thank you, changes if you're in a bad mood and you start to say thank you and appreciate, you can't stay in the bad mood, you're automatically shifted. So this is really energetic cleansing.

Ken:

Yes.

Colette:

Is saying thank you is the detergent for your energy. And then you have the relationship to money. So let's go back to that. So if we talk about people in business, for example, but anybody, I mean really honestly, we all deal with money, we all have to, whether we're in business or not in business, we make money and then we have to spend it to even for our toothbrush, everything is money. So how can we, I actually think if we use the concept of arigato, we will be able to solve so many problems and save us from so many painful things because people are greedy and they're hoarding and they're seeing differences all the time. So



what was some of your ideas about how people today could shift their relationship to money so that they could have a better relationship and maybe make more?

Ken:

Yeah. So it's like climbing the mountains, you can do so many ways. You can climb up from the east or the west or the north or the south. So there are people who try to take advantage of other people and make money, that's one way of doing it. There's other people who want to entertain people and then earn money. And also there are other people who do what they love and forget about money, but then a lot of their clients and customers just flood to their store with happy money. Or you can do a very boring job and then you get a paid mediocre salary. There's so many different ways in life, but so many of us are depressed with money.

Colette:

Right.

Ken:

So we don't believe that we can make money by doing what we love because we tried. It never worked, so we ended up being in a boring life. And there's only five to 10% of people who really enjoy life and do what they love most. So by doing what you love, you can make a lot of people happy and then receive money.

Colette:

Right.

Ken:

But the tricky part is that you don't know how you do it. And also, I think there is a reserved seat. It's written in your soul, in your heart, you have to find your own seat.

Colette:

Yes.



Ken:

But we want to try to see in a different section and sometimes take the whole thing wrong. It's a plane ticket, but you try to go in a train.

Colette:

Right.

Ken:

And when you try to have a seat, the conductor would say, "Sir, you're in the wrong seat, actually you're in the wrong vehicle."

Colette:

Oh, wrong vehicle.

Ken:

You're supposed to be in the airplane, right? So we do that though because our parents thought having a seat in a train is the safest one. If you fly, you're going to crash. So don't ever think of flying. Or you're in a bus, it's cheaper. Your parents say, "Hey, no train, no plane, it's expensive, go in the bus. It's the safest way and it's cheap."

Colette:

Right.

Ken:

"But dad and mom, I can't go to the place directly." "No, you can get off and then change another bus." "But it takes longer." But your mom said, "But it's cheaper."

Colette:

Right.

Ken:

So there's so many different ways to live life. So you have to come up with the right idea, which kind of life suits you?



Colette:

Right. Because even, you said something earlier about a person who might have a mediocre job. So I'm going to go back to when I first got clean and sober, again 37 years ago I was making \$25 for a reading. I did tarot cards and I did aromatherapy massage. And I-

Ken: Wow.

Colette:

I barely made... Oh yeah, there's a big, now I have 25 employees. Big difference. But you would've looked at me and you could see I could barely make ends meet. But that money was happy money. So even though it wasn't the greatest at all, and even at the time, because doing readings at the time was very fringe, it was very hiding. And people would say, here's a phone number, but nobody talked about it. But even though I was not well off, I felt very wealthy, right? And so I think because when I didn't have anything and I was saying thank you even before something would happen, I think maybe that's why I got to where I got to now, because I've always adopted that. So I think also it's the attitude, I think, I don't know if you'd agree with me, the attitude to where you are, even if it's not where you want to be, right? You have to start somewhere.

Ken:

Yes, I agree with you a 100%. And if you are in the right position, you feel like this is it. It doesn't really matter how much you get paid, this is where I belong. So your seat is glued to your body and then you can fly. But unfortunately we just don't know where to sit. And for you, you're fortunate to be able to find your seat, but you know could be sitting closer to your exact seat. For example, your seat is three A, but people tend to see five C.

Colette:

Right.

Ken:

Almost close, but not exactly. So you're doing the same profession, but not in the right angle. If you use the seat, the right exact seat, a lot of happiness and money and people will just flood in.



It's almost like hitting a jackpot in Las Vegas, that's how I feel when I write a book. I mean this is so much fun. I enjoy what I write. I don't care if people read it or not, I did it for me.

Colette:

I do that with Oracle cards, I feel the same way.

Ken:

Yes, I'm sure. That's why people love it. Unless you love it, nobody would love it.

Colette:

Yeah. So let me ask you, do you think that, I love this analogy of sitting in the wrong seat because I think, let's say we're so influenced right now by what we think we should do, Instagram and all these different ways in which we socially are influenced by, so therefore we think we should be this. And that actually can even with business too, I mean, "Oh, that looks good. I think I'll do that." Do you find too that when we do that and we get influenced and we're using our head instead of our heart, that steers us to the 15th row away from row three, right?

Ken:

Right.

Colette:

And then you wonder, "Why am I not happy? Why is this not working?" Is that kind of what you're saying?

Ken:

Yes.

And if you are in the wrong vehicle, that gives you so much depression.

Colette:

Right.



Ken:

And because you're looking at the other vehicle from the window, "I wish I could be on that sports car." "Well, I wish I could be flying by now." And there you are stuck in a bus, very crowded. And that means that where you belong, so when you're complaining about it or when you feel like you're stuck or just you're boxed in because you are in the wrong seat.

Colette:

Okay, so let's pretend, let's have a person that is sitting in row 15C, but actually in a bus.

Ken:

Right.

Colette:

Okay. And it's supposed to be on 3A in business class in a plane.

Ken:

Yeah.

Colette:

So what would you tell that person? You got a chance to go on the bus and go, "Oh, you are a really unhappy, you're complaining, you're doing..." What would you tell them? What are the steps that they would take in order to get to their correct seat?

Ken:

For example, say that I'm enjoying my bus ride in LA with this person right next to me. And I always have find it so much fun to have a chat with a stranger. Always learn something, especially when I'm in a foreign country. So this buddy and me, I have a little chat here and then he says, "I'm going to New York." And I said, "Oh, really?" And then if it's a local bus, I would suggest, "Sir, John, you're in the wrong bus. I think you have to go to the airport and then get a plane and then fly to New York." Still it takes five or six hours, something like that. And I've done it in when I was 19, I drove a Greyhound bus. I don't know if there is any Greyhound bus in-



Colette:

Yeah.

Ken:

You still?

Colette:

Oh yeah.

Ken:

I had a ticket for students that's like 199, still remember for 10 days. And then you can go anywhere for free. "So, sir, John, if you want to go change the bus stop and take the bus, it takes four or five days." It's fun too. And you can change it to Amtrak and may take another day or two too. But if you fly, it takes only, you can probably get to New York by dinner, which one would you like?" So there's always an option, but if you are in the wrong place, it takes forever.

Colette:

I'm going to ask you here, so let's go back to that. What if the person, so we're speaking in metaphors obviously.

Ken:

Sure.

Colette:

What if the person that you're telling, you can get to there faster if you know have a choice, but they don't feel worthy?

Ken:

Right.

Colette:

So I know you speak about this in your courses and I'd love to hear your ideas about how, because it's not the money that's the problem, it's us. You talk about that a lot in your work.



Ken: Right.

Colette:

Let's spend a little bit more time talking about how would you, what would you suggest to that person who says, "I'm not worthy, I can't get on that."

Ken:

So once again, it's passion, how passionate he is about New York. If this guy, John asked me, "Ken, how much do you think it's going to cost?" "Maybe \$500, like a thousand dollars. I don't know. Something like that." "Oh, its a lot. I can't afford it." "Maybe you may not have that kind of money in your wallet, but your friend may or your uncle may, ask around." And he said, "No, no, I can't do that." "But didn't you just say you wanted to go to New York so badly?" "Yes. Maybe I'll call uncle Jack and ask him about it."

And actually, one of my students a few years ago before COVID, he was like 19 and he wanted to go around the world, but he said, "I had no money and how can I go around the world with no money?" But I said, "Do you have passion?" He said, "Yes, I do." "Okay, you can turn passion into money." He asked me, "How do you do that?" "Ask 30 adults, grownups to support you a \$100 a month for the next five months, that means like \$500. And get 30 people commit to that. And then you promise you pay it forward in the future. And just talk about your passion. Why do you want to go around the world at the age 19 and talk about your dream." Which he did.

Colette:

Really?

Ken:

So a few months later he came back to my lecture and he showed up and he raised his hand, but he said, "Ken, I'm here to appreciate you because I got 40 people committed. So I think I'm going a little bit longer instead of three months, I'm going to go six months."

Colette:

Isn't that wonderful?



Ken:

And the miraculous thing happened, after listening this guy talk, there are hundreds of other university kids just follow the same formula. And they went around the world and just texted me, sent me all the fun pictures in Rome and Egypt and all kinds of things. So this thing works if you have enough passion.

Colette:

Right. It's an interesting concept because I think about the biggest issues that we have around this subject is when we think, "I don't have it."

Ken:

Right.

Colette:

But then you said, "Yes, but what if you asked for help?" So oftentimes we think it's all up to us, but then there's there's source or with a big capital S like God, the universe, I think of the universe. And then you say, you ask the universe, "Show me who I can talk to." And then you go, like you said, "How much passion do you have?" "I have a lot of passion." And so that translates into exactly the resource that you needed.

I had a situation where, there was a couple weeks where business had dried up. I didn't get any readings and there was no call for aromatherapy. And I had just paid my rent and paid all my bills, and I just had my little dog and me and I realized I didn't have enough money for groceries that week. And I'm like, oh my God, how am I going to do this? But I started by asking the universe, so that for me it was the spirit of money. So it's like whatever it takes, I only have 25 cents. And no, actually I had more than had that, I had \$10. I'm exaggerating. But I learned that you give some away, you help somebody else that has less than you.

So I gave some money to this guy on the street that was really poor. He was a homeless guy. And I thought, okay, I'm going to gift him with some of this. I'm going to share this. And then I went and bought him a coffee and a donut and whatever. I fed him and I gave him some money and I went home and I'm like, well, now I've got less, right? But the next day, the neighbor from



down the hallway came with a giant batch of lasagna and had said to me, "Oh, I'm so sorry I made so much noise the night before, but I have all this extra food. Do you want it?" Right? So it's like, I had the passion to trust in this spirit of the universe's generosity. And so it translated into that. And again, I've taken your courses, I've read your books. You don't speak the same way meta physically, but your stories are metaphors of that-

Ken:
Right.

Colette:
Right of that in themselves.

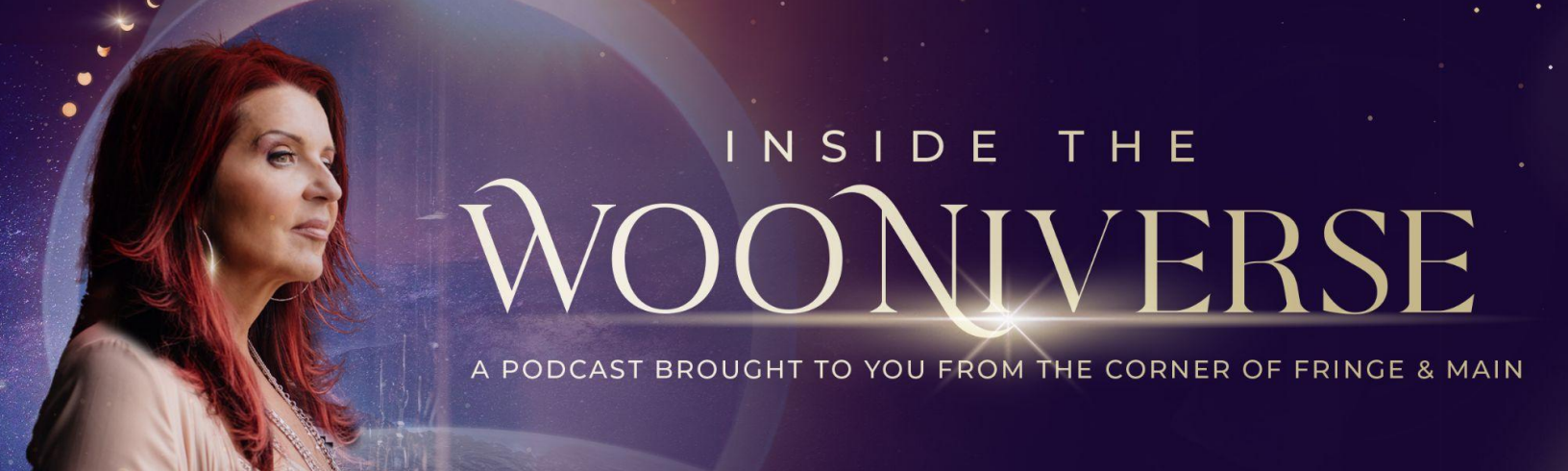
Ken:
Yeah. So all my mentors use stories. So that's how I learn. So that's how I teach, especially Western people ask me, "Can you teach me more practical things?" But you need to learn how to learn from stories. Because if you can do that, you can learn from what's going on in your life because everything is made of stories.

Colette:
Yeah.

Ken:
So if you can learn from a little tiny thing that happens in front of your eyes, you can be enlightened.

Colette:
Yeah.

Ken:
So that's how I really enjoy teaching people with stories.



Colette:

I love that. Okay, we have to take a little break now more with Ken Honda, the bestselling author of Happy Money when we Return. So please stay with us. We'll be right back.

Thanks for joining us today and welcome back. With us today is Ken Honda, the author of Happy Money. So Ken, my next question is what advice do you have for people who are struggling, with right now debt? I mean, there's so much fear around the world and everybody worrying about the currency, the money, the this, the that, the banks, et cetera. People who are struggling with debt, financial stress, or just the overall feeling of scarcity. What advice would you give them?

Ken:

I often get questions from people who are in debt. I see dark energy around them and I ask my clients to describe what it's like. So even though they're in a spiritual, they say, "I feel heavy dark clouds over my head. I feel heavy on my shoulders." And then I ask them, "Can you describe what that energy is like?" They say, "It's a curse, it's a burden." It's like a bad omen." "Is that really true?" And then I ask them to think of the time when they get a loan. It could be a student loan or a mortgage, and ask them how they felt. Because of the scholarship you can go to college 10 years earlier than you can, they used to work 10 years and then after you save up enough money when you're 30, you go to college. But with a scholarship, you can go to college at the age 20, so you don't have to lose 10 years.

Colette:

Is this in Japan?

Ken:

No, it's everywhere, in North America.

Colette:

Oh, everywhere. Oh, in North America. Okay.

Ken:

Yeah. Like 50, 60, 70 years ago, people needed to save enough money. If you want to go to



college, there's no student loans at the time.

Colette:
Right.

Ken:

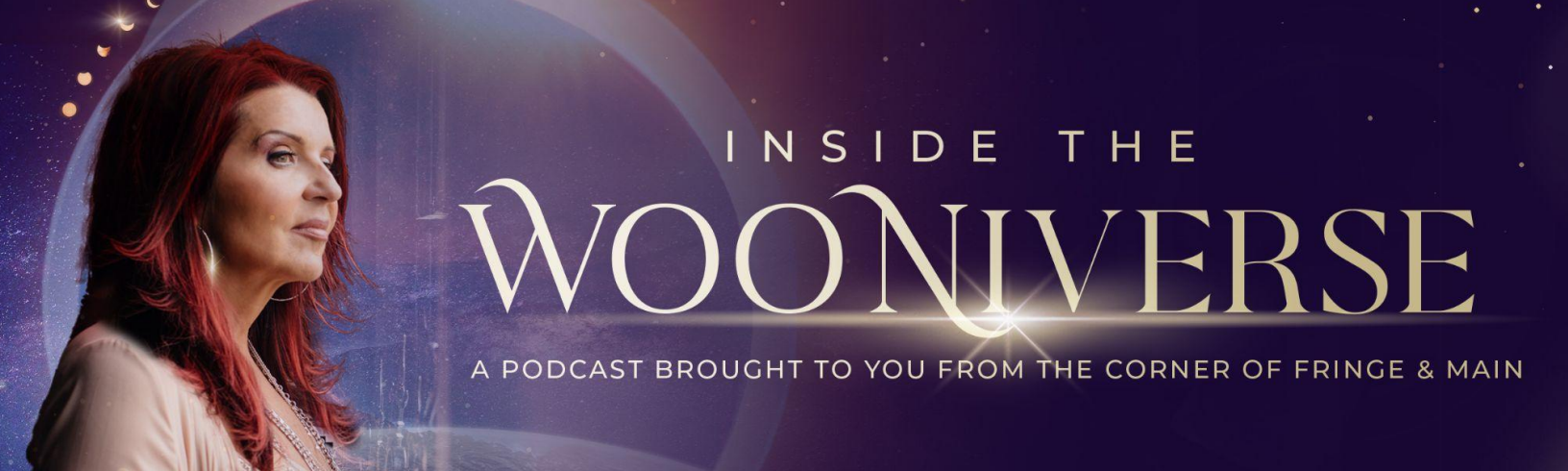
But because the student loans, you can do that at the age 20, you don't have to wait 10 years, 70 years ago, there's no college loan. So can you appreciate the fact that you can experience beautiful time when you were younger? Or do you want it to wait 10 years? Because if you're 30, the whole thing could be so different. You are so right. And think of the mortgage. If you just get a loan, you can start living in a gorgeous place, otherwise you have to save up about for 30 years. And then at the age 60, you could probably afford a house.

Colette:
Right.

Ken:

So you are buying up the whole life full of pleasure and fun with banks courtesy. And also think about that, they were not really sure if you can pay back all the money, but they trusted in you. They knew or they hope and they believed you are capable of paying back all the money with interest. How cool is that? "So actually sir, what you're feeling is not a burden, it's a trust and love and a prayer placed upon you so you can have beautiful college life, you can have beautiful homes while your kids are younger. Your house wouldn't mean much if you reach 60 and then all your kids are grown up. So a mortgage or student loan is such a great system of trust and hope and prayer." And he started crying and then, "Wow, I never thought of that. I never thought my debt is love." And then it totally shift his idea. And then in appreciation, you can pay back the bank or somebody individual with interest to show how appreciative you are to get so much money in advance.

So when you pay back the mortgage instead of cursing the banks, you can say, "Oh, thank you, thank you bank for giving me such a big amount of money, thank you bank or thank you student loan for believing me that I'm capable of paying back. Sometimes I cannot believe in myself, can I make the payments? But you believed in me long time before I believed in myself." So if you



can just feel the trust and the love that the bank placed on you, you feel so loved and appreciative of the student loan and mortgage. So instead of cursing the student loans and the financial system, you can start appreciating them. And then his weight got lifted off and he turned a different person in five minutes.

Colette:

Wow. And it is an energy shift that one is very contracted and it makes it more difficult to pay it back if you're constantly pushing against it and instead you're saying, "Thank you, this is amazing." And if you believe in me, well then maybe I can believe in me. And then you have much more openness to see opportunities and whatever it is that comes your way that could help you pay that off.

Ken:

Yes.

Colette:

Right?

Ken:

Yes.

Colette:

So it's again, going back to appreciation, it's not fighting it and loving it. And I had to learn to do that with my taxes. I would write a love letter to the government, "Thank you so much for letting me pay these taxes." I know my friends at the time thought I was cuckoo, but I said it was the way that, because I was afraid because I had come from a fearful place with money and it actually helped me have no fear. Let's talk about the concept of money EQ and why it's important for financial success. Let's talk about that.

Ken:

Yes. I've noticed since I started learning from my father, money IQ is not enough. Financial intelligence about tax code and you know how to invest, how to protect. Of course I learned all



those things in my early 20s. But I've also witnessed most smart people, business people financially make stupid mistakes like childish, "He bought a big building, I'm going to buy it too."

Colette:
Right.

Ken:
To compete or to look good. So the smartest people make stupid mistakes and they go bankrupt. In North America, there is a hedge funds run by noble prize laureate in mathematics, and then they came up with the smartest hedge funds, but they lost everything. And other people who invested in lost it. And quite recently, the big cryptocurrency, one of the biggest guys just fell and it turned out to be just the whole scam. It was not even investing.

Colette:
Wow.

Ken:
What happened is that smartest people make stupid mistakes because on the strong base of emotional intelligence, you can build a financial fortress, but if you have only financial IQ, you could build a big castle on a sand that could collapse any moment if something happens.

Colette:
Right. So the EQ is emotional quotient, is that what you're saying?

Ken:
Yes, emotional intelligence.

Colette:
Emotional intelligence. So can you just give me an example of that? What would you consider an emotionally intelligent, or how would you foster emotional intelligence with money? That was probably a better question.



Ken:

Okay, yeah. For example, financial IQ person tries to make money more at the shortest time possible.

Colette:

Right.

Ken:

So that means they drive into speculation and high risk stuff because that way they can make the most profit, that's what all the hedge funds do. But you are taking a risk of losing a lot too, because you're trying to get most out of it, that means you could lose a lot.

Colette:

Right.

Ken:

So the risk is big. But emotional, happy people take time to be wealthy. Like my mentor, Takeda, he started selling cookies for babies. One package, it costs like 30 cents still, so he must be making 1 cent per one candy, but he sells billions of candies. So that's why he built his fortune. And so he's not speculating, he's just based on a strong, solid investment. So every day, like Warren Buffett, he makes little money by one transaction in a massive way. And one of the richest men in Africa I heard is also a candy maker because all the people in Africa, it's his candies and it costs something like 2 cents or 3 cents. It's not a huge thing, but if everybody in Africa eats it every day?

Colette:

Right. Exactly.

Ken:

Yeah. So Money EQ teaches you how to make people smile. So because if you keep people smiling, they'll come back to you like repeat customers. I think there's a study done for years. One of the industries that produce many millionaires are dry cleaners because they come back every day. So even if you make 10 cents per shirt, since you're making massive, massive sales,



once again, it's like a fish market. If you sell one fish, it's not cost much, but if you have a whole market, you can make a fortune out of it. And then since the fortune is made on repeat business, it's going to stay, your customers and clients will stay royal. So my mentor once said, "A fortune is made on a repeat business. That means happy customers."

Colette:
Right.

Ken:
So instead of trying to get the most out of your clients, you give the most out of your clients. And so by doing that, you have a strong trust. That means you have a long-term relationship. Let's say if you're investing in hedge funds, sometimes you gain a lot but lose a lot. If you lose a lot, you don't want to go back to the place. So that means if you try to take advantage of your clients, you may be able to do a business one time, but if you do only one time or twice and have a bad reputation that people lost business with you or money with you, they don't want to come back.

Colette:
Right.

Ken:
So fortune is made on the trust and repeated transactions, that means happy customers.

Colette:
And when you say the same thing, even if, let's say you don't have a business, but you work for a company, you work for somebody, and if you come in with a sense of happiness and a sense of gratitude, even if you don't love your job, but you can still bless it-

Ken:
Yes.



Colette:

You can still be a blessing, you'll find that good things will happen even in an environment that may not necessarily be where you want to be forever, but you can also give yourself more opportunities to go to a better place by blessing where you are now. Would you say that's a good idea?

Ken:

Yes, it's a good start, but this book right here with me, Give and Take, it's by Adam Grant.

Colette:

Oh, okay.

Ken:

There are givers and takers and the givers become most successful. But there are two kinds of givers. One, true givers. They make sure that everybody wins.

Colette:

Right.

Ken:

The other one is a giver who sacrifice his or her life.

Colette:

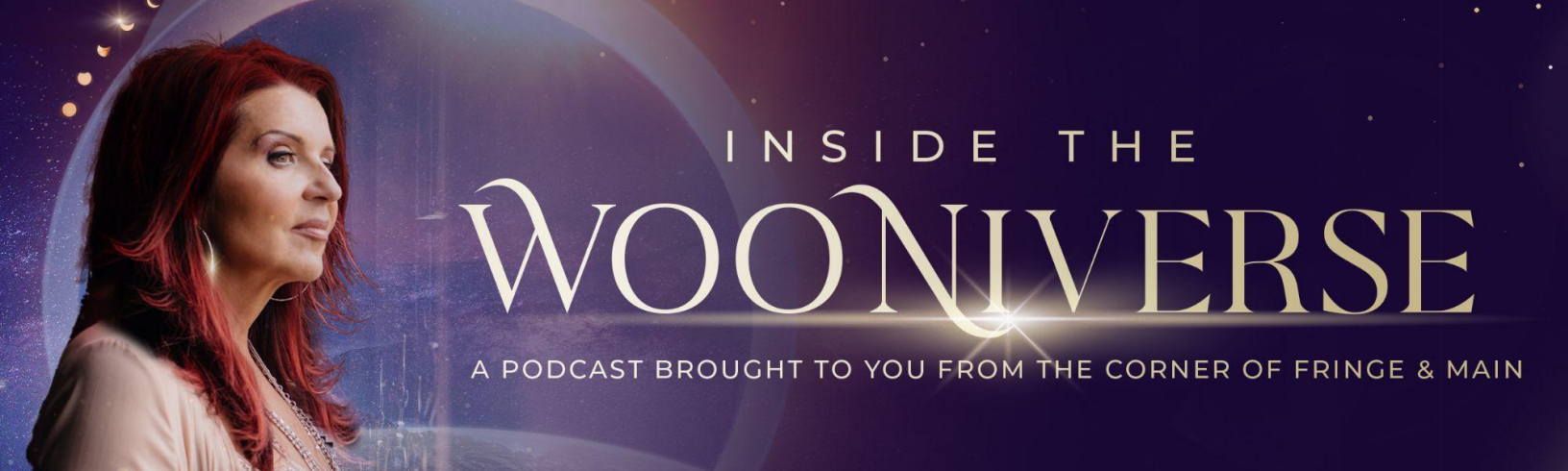
That's no good.

Ken:

Yeah. So if you become a giver, but who happens to be doing out of sacrifice, you become the target of cons or-

Colette:

Right.



Ken:
Takers

Colette:
The victim.

Ken:
Yeah, takers take you a lot from out of you, so they take advantage of you. So I support giving as much as possible, but make sure everybody wins. If you give out of sacrifice, you just stay as a good person, but no money. I'm sure some of your friends are like that way.

Colette:
Yeah, that makes a lot of sense because if you're giving out of sacrifice, you're a martyr. You can become a martyr and never get anywhere, but you've given and you've felt better. I totally understand that. So it's giving out of the sake of, I'm going to do the best that I can and I'll bless this instead of complain, but I can always leave also if I'm in a position where I end up sacrificing too much because I'm not winning." It's not win-win.

Ken:
Yes. So please make sure that everybody wins. When everybody wins, happy money pours in.

Colette:
Okay. If money were a person, there are several personas it could have. What would your money's personification be?

Ken:
Yes, that is my favorite question to ask people. For me, money is a friendly guy or could be a woman who always gives me what I want. So for the next three months, I'm going to go around the world three times every month, I happen to do that. I am going to speak a few times in Europe and a few times in North America and South America. So I'm going to enjoy that.

Colette:
You are going around the world.



Ken:

Yeah. But if money was my best friend, I just ask my money. Okay, let's say my little cat here and said, "hi, money, can you get me tickets to just London first?" And then I talk to this money, actually a Siri on my iPhone, and then, "Okay, I'll get it right away." And then my money will just get everything I need. And then all I have to do is get in the car and the airport and get in a plane and then boom, I'm in London. So if money was my best friend, I really appreciate my best friend to arrange everything for me, a comfortable ride, a comfortable hotel, comfortable everything and start meeting new people. And so my life will be more full of joy. So that's what my money is doing, and I hope money becomes something like that for your life too.

Colette:

Right. I love that. Because I think about it, you talk about the different money archetypes in your book, *Happy Money*, about the way people, their stories that they have and how they spend money, how they have a relationship to money.

Ken:

Right.

Colette:

But I also look at if money had a spirit, because you can learn a lot about how you see it. If for example, my mom was always afraid, so her money as a person would be somebody who would not always give her what she needed or might take it away. And that's exactly what happened.

Ken:

Yes, I-

Colette:

That's exactly what happened.



Ken:

Yes, an abusive person, right? So your past relationship with your money or with your parents, with your life becomes that in money. So you project terrible things to money. So money could be scary. So you don't want that abusive person in your house, right?

Colette:

No.

Ken:

So once the abusive person comes into your house, "Oh, I have to get rid of this abusive person right away." That's why you don't have the money at the end of every month. If you welcome money, because money is such a nice being, you want it to be with you as long as you want.

Colette:

Right.

Ken:

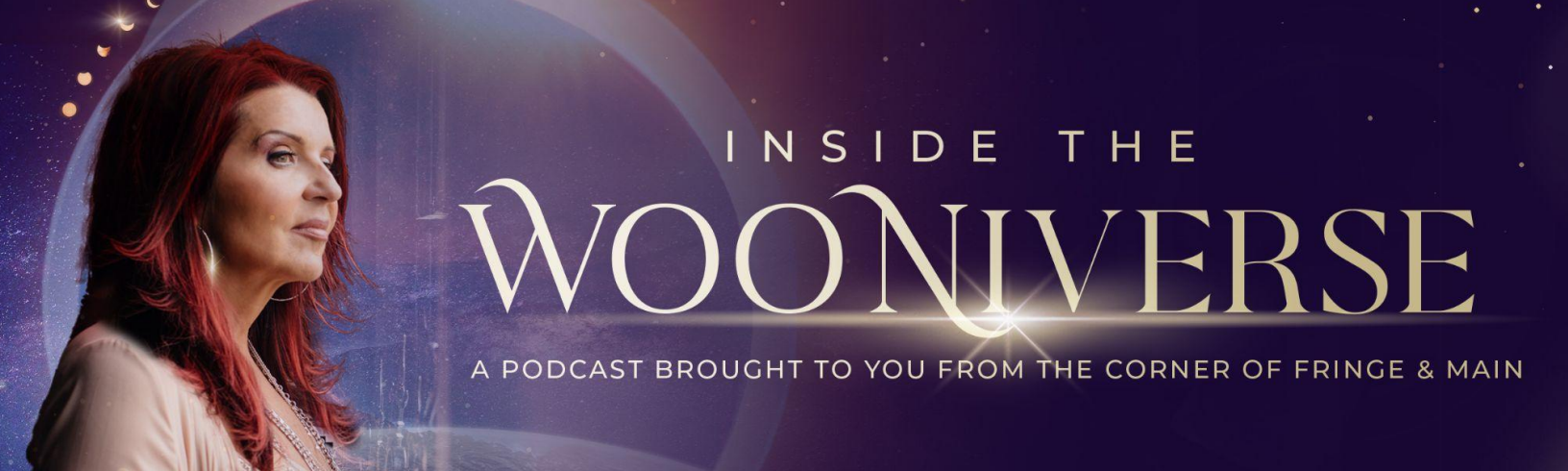
But unfortunately, money can be so abusive and it's a neutral energy. But if you let money to become an abuser, it becomes that to you.

Colette:

And I know that a lot of people aren't even aware of that because they have this idea. So a person who is born in circumstances that are troublesome for them, how do they get out of their identification with money always being scarce and because they've accepted it, because it's either society told them it would be, their family told them it would be, where they lived, their circumstances, which they don't have. That was their fate. How could they change that with your philosophy?

Ken:

So I recommend you start researching people who started from where you are to financial independence. There are hundreds of thousands of stories who made out of the public situation and then became millionaires and billionaires. You don't have to become millionaires and billionaires, but at least you know how to get out from the place, from the uncomfortable place.



You could be a single mom, you could be brought up in a poor community, but there are ways to get out. There are people who offer you help. So if you're sincere about the support and the path you can get out, the deeper problem is that you don't even want to give it a try. You've already given up. So if you view this and you're on the verge of giving up, I'm just suggesting there could be another way. And if you're just interested in it, you can find them on internet.

Colette:

Especially now, you can find things on the internet.

Ken:

Right.

Colette:

And I do think going back to the concept of storytelling and that we're all stories, it's one of the things I teach in my school is that we're stories in motion. We're always evolving and our stories can change, they don't have to stay the same all the time. But that the idea that we can learn from stories. And there are so many stories of people who have come out of difficult situations and have moved beyond, even when it appears that nothing is possible for them. So I like that, that's a great suggestion. It's like just go look and see, because we can model ourselves. Once we've seen it, we can create it. And if we can imagine it, it can be created, it's just having the fortitude, I think, or the strength to actually do it.

Ken:

Yes.

Colette:

Can you share some success stories from readers who applied the principles of Happy Money in their lives? Because I know you have tons of stories, so what are some of your favorite ones?

Ken:

Yeah. Do we have 10 more hours, right? So one of my favorite stories, a single mom who worked as a secretary at the very low wage, and she was a high school graduate. She didn't go to college. So she was complaining about her education and her boss paying her so little, and



he never said thank you in his entire career, but she was pitching about that too. So I feel like these two are the same. So I suggested her, "You seem to be complaining about him, but I understand that he never thanked you for that, but have you ever thanked him for the job?" And she said, "Oh my God, I've never thought of that." "Is there anything, even one thing that you can appreciate him for?" And she said, "Nothing." But after a minute she kind of squeezed out one thing. "Okay, I found one thing. He hired me even though I was not a graduate." And she started thinking deeply, "Because of him I'm sending my kids to school. Because of him I can bring food on the table."

And so suddenly it's the whole domino effect that she started appreciating things in her life. So a few days later, she wrote a thank you note to him that he's keeping her, and in a matter of weeks he started saying thank you to her, which shocked her, almost like heart attack. And then she got a big raise and a big bonus.

Colette:
Wow.

Ken:
He realized her thank you opened the door, and also he forgot to thank her back. So all these years he forgot to thank her for not being able to pay her, for not giving her raise. So she got a raise and a big bonus at the same time.

Colette:
That's so good.

Ken:
So yeah, so appreciation really works and you don't have to send him expensive gifts, all she did is give him her appreciation.

Colette:
Oh, I just love that story. Oh, okay. So this has been a great conversation. How about we pull an Oracle card together to see if there's anything else that we could talk about? Would that be okay?



Ken:
Beautiful. Yes.

Colette:
My new Oracle card deck with also a Japanese, is Japanese-American beautiful artist named Joel Nakamura, and this is coming out in August in Japan.

Ken:
Wow.

Colette:
Yes. I'm very-

Ken:
I'm going to gift people. I have thousands of people on my [inaudible 00:57:00], So I'm going to-

Colette:
Thank you.

Ken:
Every month I'm going to give something. So for the gift of August, I decided to give that.

Colette:
Oh, fantastic. Okay, so here we go. Let us ask what do we need to know to go a little bit more deeper or to conclude our wonderful conversation with Ken Honda today. And I'm going to pull the card now. Oh, this is really good. So it's called, "When a Witch Must Drink Their Brew."

Ken:
Wow.

Colette:
Here is the card and I'm going to read it.



Ken:
Yes, please.

Colette:
I'm going to read it and then we'll talk about what it means to our conversation. Okay, so here's what it says, "Being unapologetically comfortable in who you are, trusting and knowing your own magic, being authentic and inspired, the courage to own your values and who you are, not succumbing to the spell of society." So what I take from that, I mean there's more, I won't read the whole card, but I really see how this relates to what you were talking about, because the truth is that within us is the capacity for magic and miracles.

Because when we say thank you, when we practice arigato money or happy money, and when we are in that flow of praise, and we really appreciate that is we unleash an incredible power to manifest the things that we really desire but we didn't have to actually work hard to get it. And not to say that we don't work hard, but it's like it happens as a result of the praise and rather than us running around the way society says, we need to hustle or work hard or it won't be worth it, or any of those ideas that we are given by other people. What do you think?

Ken:
Yes. Yes, I agree with you a 100%. I was just enjoying your energy and I'm just struck by the power of this deck of cards, so.

Colette:
Thank you.

Ken:
Yeah, I got like a little dizzy, because its such a powerful energy.

Colette:
Well, thank you. Thank you. I have loved having this conversation with you. So to learn more about Ken Honda, his books, his courses, and all of his offerings, please head on over to kenhonda.com. And as always, you can find a transcript of this episode, quotes, all of the links,



and so much more on our show notes page. So go to itwpodcast.com or click the link in this episode's description. This was so much fun, thank you so much for joining us.

Ken:

Thank you so much, Colette.

Colette:

Thank you. So what did we learn today? Well, I tell you, I love Ken Honda. I met him at the Transformational Leadership Council, fell in love with him. He's the most humble, kind, generous, amazing human. And I love the fact that he teaches through very simple stories so that we can learn from that. He makes such complicated things very, very easy to learn and implement.

So what we learned today, I think was all about the spirit of appreciation and how thank you, how just those words to thank and appreciate, first of all your money, but it's more than money, even though his book is called Happy Money, and he talks about money and he talks about all of the ways in which we can improve our financial life. It's really about life, isn't it? It's about life in general. Can we say thank you and appreciate any part of our life today, and maybe then that could grow and then grow into something that would impact the world. Until next time, I'm Colette Baron-Reid. Be well.